Wittstadt Title & Escrow Company, LLC

Received left 13, 2011
National Default Division

Virginia Office

22375 Broderick Drive | Suite 210 | Dulles, Zisginia 388 66

ph: 866-503-4930 | fx: 703-330-8315 1 September 8, 2011

Jean T. Thomas
Richmond, VA 23224

EXHIBIT 1

Re: Notice of Unavailable Note.

Loan No.: 9943

Secured by real property located at:

perty located at: Richmond,

Virginia 23224

Our File No.: VA-96001455-11

On behalf of CitiMortgage, Inc., the present owner and holder of the Note made by you, please take notice that the original Note is unavailable, lost, or cannot be produced. A request for sale pursuant to the terms of the deed of trust securing repayment of the Note will be made of the substituted trustee upon the expiration of fourteen (14) days from the date of the mailing of this notice. This notice is being sent to your last known address, as reflected in the records of CitiMortgage, Inc.

If you believe that you may be subject to a claim by a person other than the above-named Beneficiary to enforce the instrument, you may petition the Circuit Court of the County or City where the above-referenced property or some part thereof lies, for an order requiring the aforesaid Beneficiary to provide adequate protection against any such claim.

Any inquiry you have should be directed to this address and telephone number shown above.

THIS IS AN ATTEMPT TO COLLECT A DEBT ANY INFORMATION OBTAINED WILL BE USED FOR THIS PURPOSE.

This is an attempt to collect a debt and any information obtained may be used for that purpose.



Very truly yours,

Wittstadt Title & Escrow Company, LLC

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